



BUYER'S *guide*

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About



*a little
about me...*

*Hello,
I'm Justine*

Welcome to
my world!

Hi! just a hometown girl that's been enjoying the world's most beautiful beaches my whole life! Being born in Fort Walton Beach, I have thick roots to this area being HOME. I met my husband working in Destin in 2005 before the hustle and bustle was here and it was merely the "World's Luckiest Fishing Village." My husband and I married in 2016 and we decided to raise our family where our roots are. There is no better place than HOME for them to enjoy their childhood. We are currently raising three children to impact this world in great ways, while also allowing them to enjoy childhood. I fit many labels, but Mom, Wife, and Realtor are a few.

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HOME TOURING Checklist

ADDRESS OF PROPERTY: _____

DATE VISITED: _____ PRICE: _____

BEDROOMS: _____ BATHROOMS: _____ SQUARE FOOT: _____

LOT SIZE: _____ YEAR BUILT: _____

SCHOOL DISTRICT: _____

CURB APPEAL					INTERIOR				
1	2	3	4	5	1	2	3	4	5
DISLIKE		NEUTRAL		LOVE	DISLIKE		NEUTRAL		LOVE
EXTERIOR					PRICE				
1	2	3	4	5	1	2	3	4	5
DISLIKE		NEUTRAL		LOVE	DISLIKE		NEUTRAL		LOVE
LOCATION					NEIGHBORHOOD				
1	2	3	4	5	1	2	3	4	5
DISLIKE		NEUTRAL		LOVE	DISLIKE		NEUTRAL		LOVE

ADDITIONAL COMMENTS: _____

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Preparing
to Buy

01 *Finding a great agent*

A real estate agent is a huge asset to you as you go through the home-buying process. This is one of the biggest decisions of your life and you need a skilled professional guiding you through the process.

Your agent will be working with your best interests in mind and can help guide you through all the stages of home buying.



CONNECT YOU WITH THE PERFECT HOME

Agents often have access to information about homes going on the market before the public. They can also arrange open houses and tours of homes that match your criteria.

NEIGHBORHOOD KNOWLEDGE

Agents will be able to offer insightful details about the neighborhoods you are considering.

ATTENTION TO DETAIL

The process of buying a home requires a good deal of paperwork. Your real estate agent will help you fill out all documents and get them submitted properly.

PROFESSIONAL NEGOTIATOR

Agents deal with any difficult conversations that need to happen. They will also help you submit a strong offer and negotiate with the seller on your behalf.

EXPERT GUIDE

Realtors are there to help you with any questions you have along the way. They offer an objective opinion when you're analyzing the features you're looking for.

02 Financials

How much home can you afford?



Lenders recommend that you spend no more than 3-5 times your annual income on a new home. You can find many mortgage calculators online, which provide a great starting point. When calculating, don't forget to include extra expenses like attorney fees, home inspection and appraisal costs and money for any home improvements.



Do you need a down-payment?

While it's ideal if you can put a 20% down-payment on your new home, it certainly isn't necessary. There are many ways to put down much less and with certain types of loans you may need as little as 3.5%.



Credit Check

It is important to have a credit check done as this will be a factor in determining your mortgage approval and interest rates.

While sometimes a score in the 500's can get you a loan, ideally you want to aim for 620 or above. The higher the score the lower the interest rate.

Pre-qualified & Pre-Approved

Many times these terms can be used interchangeably in different areas. You will want to ask your real estate agent which is more credible in your market and then apply.

Either way, being pre-qualified or pre-approved shows the seller that you're serious and that you most likely have the funds to purchase the home should you choose to place an offer. Pre-approval can also help you budget as you will know exactly what you can afford.

This pre-approval does not guarantee a loan will be offered so you still want to be careful with your spending during this time. Don't make any large purchases, change jobs or apply for new credit cards during this time.

A modern bedroom with a white bed, a black tufted bench, a chandelier, and a window with curtains. The room features a white bed with a patterned headboard, a black tufted bench at the foot, a chandelier with four lights, and a window with light-colored curtains. A bedside table with a lamp and a vase of flowers is visible. A white shelving unit is on the right. The floor is covered with a patterned rug.

Find a Home

03 Tour Homes

Make a list of all the things you need and want in a new home. Think about how many bedrooms and bathrooms you need.

Do you want a big kitchen or is a fenced-in yard more important to you?



We will start touring homes and weigh all the positive and negative aspects of each one.

When you find THE house, your next step will be to make an offer and go through any negotiations.

Home searching tips.....

- Take photos with your phone while visiting each house. Organize the photos at home with the address of the property so you can remember details later.
- Focus on the things you can't change like the neighborhood, lot or size of bedrooms.
- Test things as you walk through the home. Open and close windows, turn faucets on and flush toilets to make sure everything is in working order.

04

Make an Offer

Once you've found the home you want, the next step is to make an offer. We will look at comparable properties in the area and decide on a strong first offer.

Many owners price a little high expecting to negotiate so we will take that into consideration as well.

Negotiate Offer

Many times after the initial offer is presented the owner will come back with a counter-offer.

As a buyer, don't be afraid to bargain for what you want. Whether that be cost, a new roof or the whole house painted. You don't know what they're willing to do unless you ask.

05 Inspection

It's always a good idea to add a contingency clause into your offer stating that you have a certain amount of time to have the property inspected. This gives you the right to back out of the agreement if you and the seller can't agree on repairs.




Plan to attend the inspection and be prepared to ask any questions you have.

You will receive a report of findings, but it's sometimes easier to see the issue and hear the information directly from the inspector.

After the inspection is complete, decide if there are any pressing issues you want to negotiate with the seller.

Be careful to not be too picky, but also not let major concerns go unaddressed.

A modern living room with brick walls, a leather sofa, and a large window. The text "Final Steps" is overlaid in a cursive font. The room features a high ceiling with exposed white beams and track lighting. A large window with white curtains is in the background. A woman is sitting on a brown leather sofa in the middle ground. A brick fireplace is on the right side. The floor is made of light-colored wood.

Final Steps

06 Appraisal



Your lender will require an appraisal of the home before finalizing the loan.


The home appraiser will take into account the neighborhood, housing market, age and condition of the home, etc.

A property title search will ensure that the sellers are truly the owners of the property and any liens or judgments are disclosed.

Loan Approval

The loan is only fully complete after the lender approves the loan. You will receive a final approval letter after they review your income, credit report and employment status once more.

Home owners insurance is also required before the mortgage company will finalize the loan.

A modern living room with a brick wall, a sofa, and coffee tables. The room is dimly lit with recessed ceiling lights. A framed picture hangs on the brick wall. A potted plant is visible on the right side.

Closing & Moving

07 Schedule your move



You will want to get movers scheduled as soon as possible. Make sure to avoid scheduling the move and closing on the same day if possible. If you will be doing renovations, start getting quotes from contractors.

Make sure you set up the transfer of utilities for closing day.

08 Closing

Closing is the final step for you to become the legal owner of your home. You will take a final walk-through just before closing to assure that negotiated work has been completed and everything is in working order.

The closing process itself requires a lot of paperwork and patience. Be prepared with your government issued photo ID, cashier's check and any other documents required by the title company or loan officer.

Don't forget to re-key all the locks and change the garage door opener code when the property is officially yours.

Congratulations on your new home!